

TABLE L-3

**SELECTED BALANCE SHEET ITEMS FOR INSURED COMMERCIAL BANKS
IN CALIFORNIA AS OF YEAR END 1997 TO 2004 a/
(In thousands)**

	1997	1998	1999	2000	2001	2002	2003	2004
State Banks: b/								
Total Deposits	\$83,379,652	\$95,127,134	\$101,116,992	\$111,760,809	\$119,322,130	\$129,151,026	\$117,674,739	\$130,820,006
Demand (Domestic)	18,440,889	17,509,492	15,091,739	14,465,295	14,357,272	16,725,233	16,640,888	18,233,787
Time (Domestic)	31,922,690	35,980,510	39,942,197	45,659,116	44,353,481	41,576,781	39,990,817	44,026,035
Savings (Domestic)	31,794,043	40,570,936	44,825,966	50,013,871	59,632,788	70,271,524	60,481,609	66,822,417
NOW Accounts c/ (Domestic)	4,377,957	4,021,587	3,542,371	3,344,985	2,837,455	2,812,460	3,094,830	3,412,116
Foreign Deposits	1,222,023	1,066,195	1,257,090	1,622,527	978,587	577,487	561,424	1,737,766
Total Assets	98,274,016	113,509,768	123,293,387	134,970,892	146,395,301	161,251,866	153,010,420	172,534,050
Total Loans and Leases	61,673,972	71,451,473	80,363,458	89,390,027	97,486,956	102,359,292	101,865,638	117,203,050
Total Loans d/	\$60,263,826	\$69,773,895	\$78,251,537	\$86,923,689	\$94,778,671	\$100,001,138	\$99,365,050	\$114,955,962
National Banks:								
Total Deposits	\$278,013,884	\$303,640,744	\$125,174,893	\$126,746,500	\$138,305,838	\$176,783,065	\$249,686,811	\$87,491,021
Demand (Domestic)	66,210,484	68,614,739	24,051,020	29,263,957	31,070,241	19,691,973	21,673,879	10,988,083
Time (Domestic)	53,611,329	57,345,286	30,973,778	31,359,300	25,923,168	32,758,502	53,476,192	16,225,124
Savings (Domestic)	107,072,348	117,523,883	60,245,621	59,689,504	72,566,665	99,271,944	155,248,089	57,686,965
NOW Accounts c/ (Domestic)	8,935,148	7,538,763	3,355,386	3,416,549	2,422,066	2,983,456	3,772,723	2,728,163
Foreign Deposits	51,119,723	60,156,833	9,904,474	6,433,739	8,745,765	25,060,645	19,288,651	2,590,849
Total Assets	376,468,919	402,388,188	163,448,283	185,035,695	214,428,172	267,471,593	341,659,073	106,988,606
Total Loans and Leases	254,308,521	263,755,576	110,416,140	117,620,148	146,159,346	193,228,801	244,711,123	69,508,723
Total Loans d/	\$241,710,703	\$246,915,386	\$103,113,844	\$111,229,049	\$139,911,595	\$188,345,516	\$243,438,221	\$68,106,679
All Commercial Banks:								
Total Deposits	\$361,393,536	\$398,767,878	\$226,291,885	\$238,507,309	\$257,627,968	\$305,934,091	\$367,361,550	\$218,311,027
Demand (Domestic)	84,651,373	86,124,231	39,142,759	43,729,252	45,427,513	36,417,206	38,314,767	29,221,870
Time (Domestic)	85,534,019	93,325,796	70,915,975	77,018,416	70,276,649	74,335,283	93,467,009	60,251,159
Savings (Domestic)	138,866,391	158,094,819	105,071,587	109,703,375	132,199,453	169,543,468	215,729,698	124,509,382
NOW Accounts c/ (Domestic)	13,313,105	11,560,350	6,897,757	6,761,534	5,259,521	5,795,916	6,867,553	6,140,279
Foreign Deposits	52,341,746	61,223,028	11,161,564	8,056,266	9,724,352	25,638,132	19,850,075	4,328,615
Total Assets	474,742,935	515,897,956	286,741,670	320,006,587	360,823,473	428,723,459	494,669,493	279,522,656
Total Loans and Leases	315,982,493	335,207,049	190,779,598	207,010,175	243,646,302	295,588,093	346,576,761	186,711,773
Total Loans d/	\$301,974,529	\$316,689,281	\$181,365,381	\$198,152,738	\$234,690,266	\$288,182,949	\$342,803,253	\$183,062,641
Real Estate Loans	\$133,781,406	\$127,942,227	\$99,838,043	\$108,826,911	\$145,760,062	\$194,706,094	\$248,186,217	\$128,625,688
1-4 Family (Domestic) e/	70,588,399	58,729,490	34,014,756	30,419,817	54,190,706	81,774,129	102,695,297	31,713,350
Multifamily (Domestic)	5,305,362	5,805,453	6,409,775	6,751,316	7,610,862	8,853,397	10,566,356	11,015,821
Commercial & Industrial Loans	100,218,106	110,879,845	58,555,842	64,223,530	63,571,513	61,725,237	55,485,731	34,211,999
Loans to Individuals f/	27,945,968	27,335,914	14,398,563	14,184,953	16,333,818	20,904,220	26,210,029	13,830,156
All Other Loans	\$40,828,242	\$51,297,580	\$9,285,212	\$11,711,041	\$9,723,331	\$11,329,371	\$13,404,016	\$6,872,441

a/ All data include foreign branches of California banks unless otherwise noted.

b/ State Banks include Non-member and State Member Banks.

c/ NOW: Negotiated Order of Withdrawal.

d/ Total loans equals gross loans minus leases and minus unearned income.

e/ Excludes home equity loans.

f/ Loans to individuals is all consumer loans.

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